HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: July 2016

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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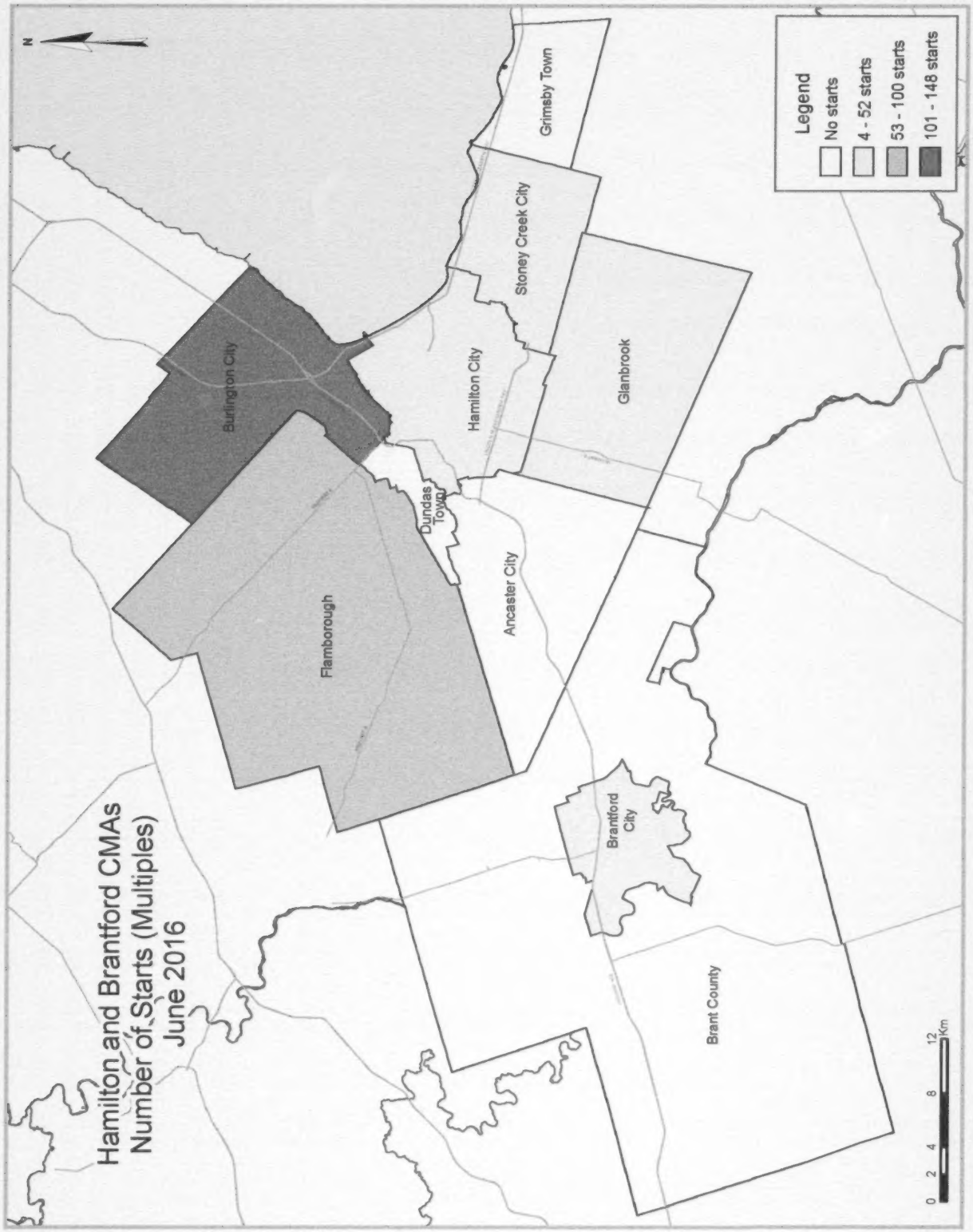
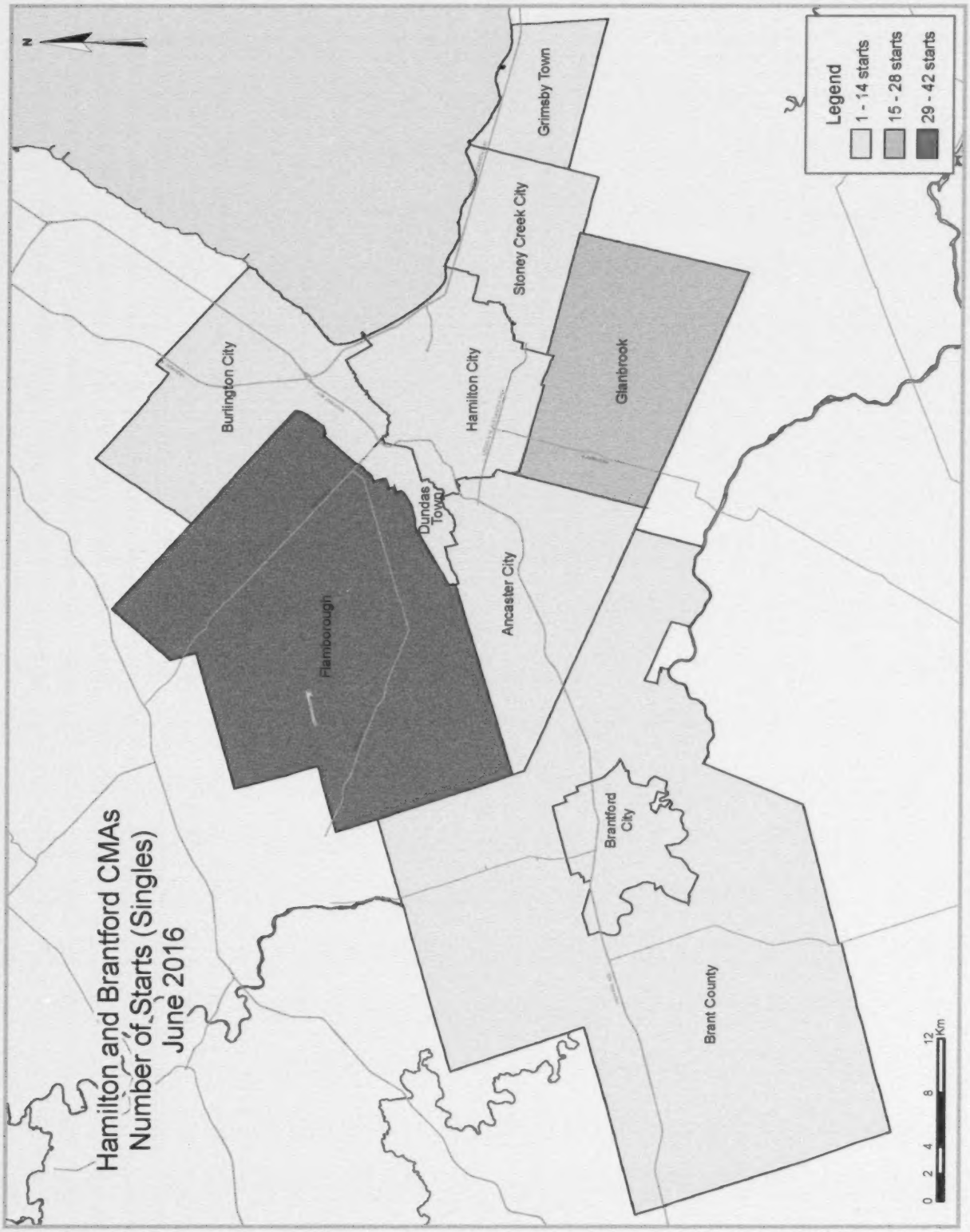
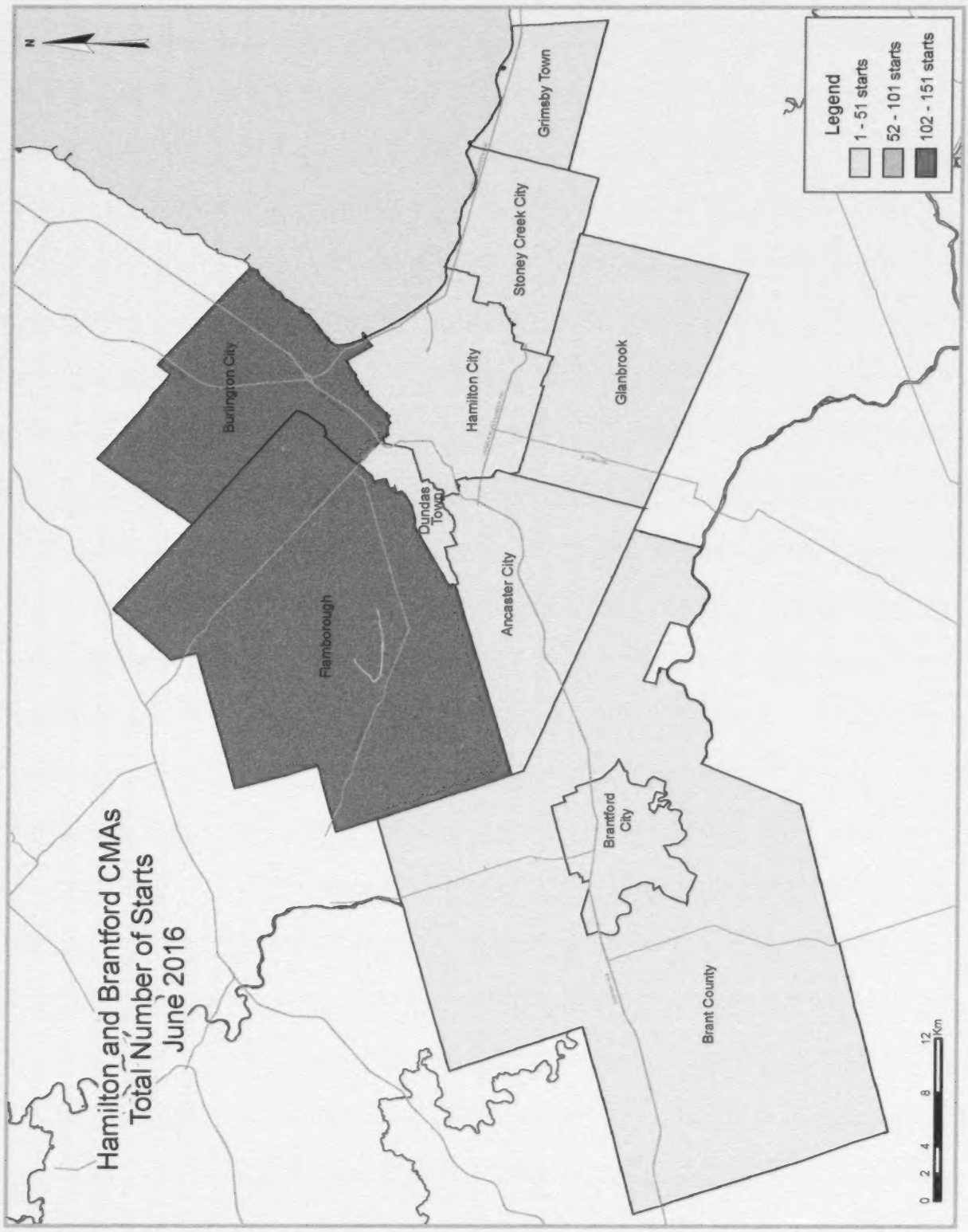
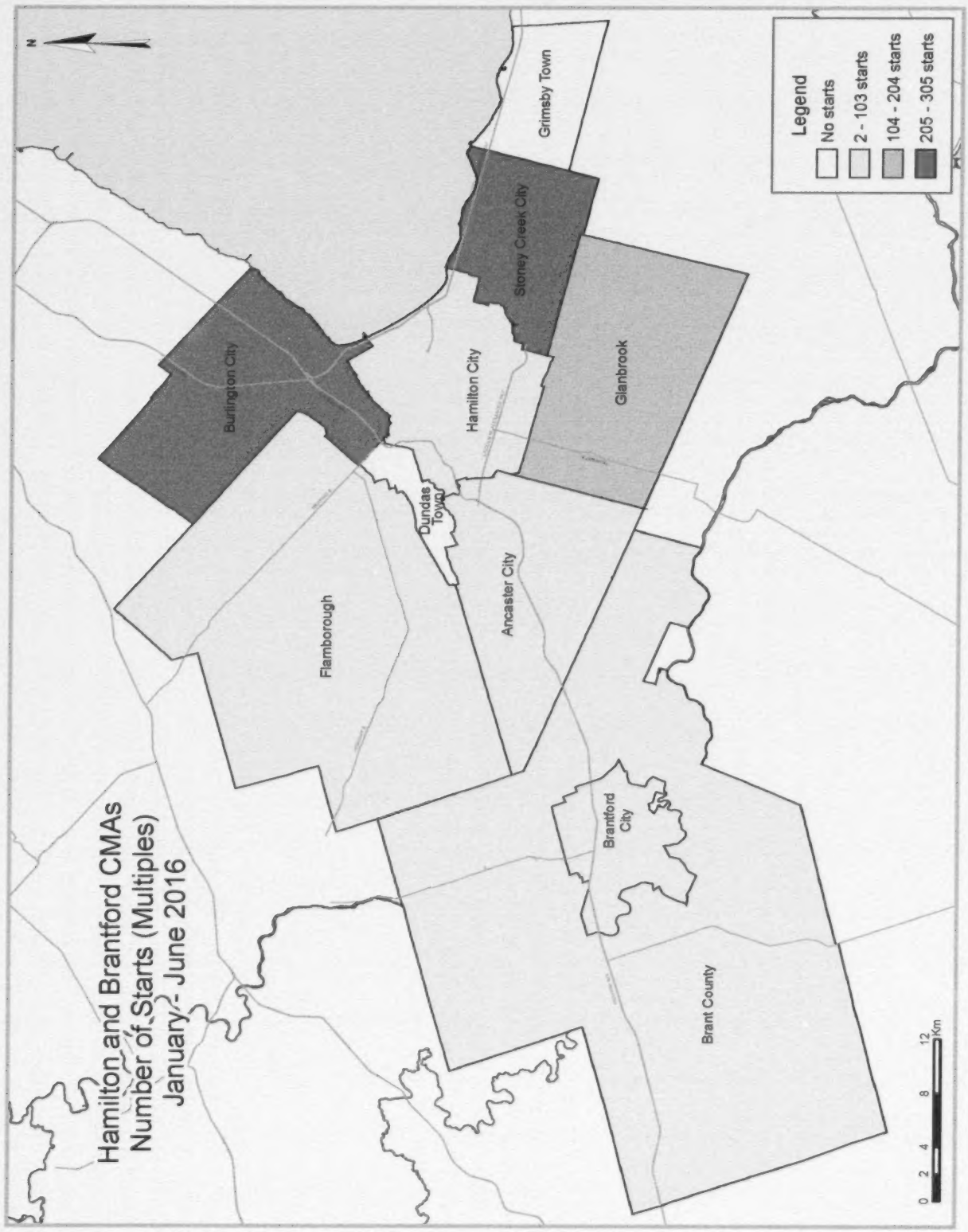
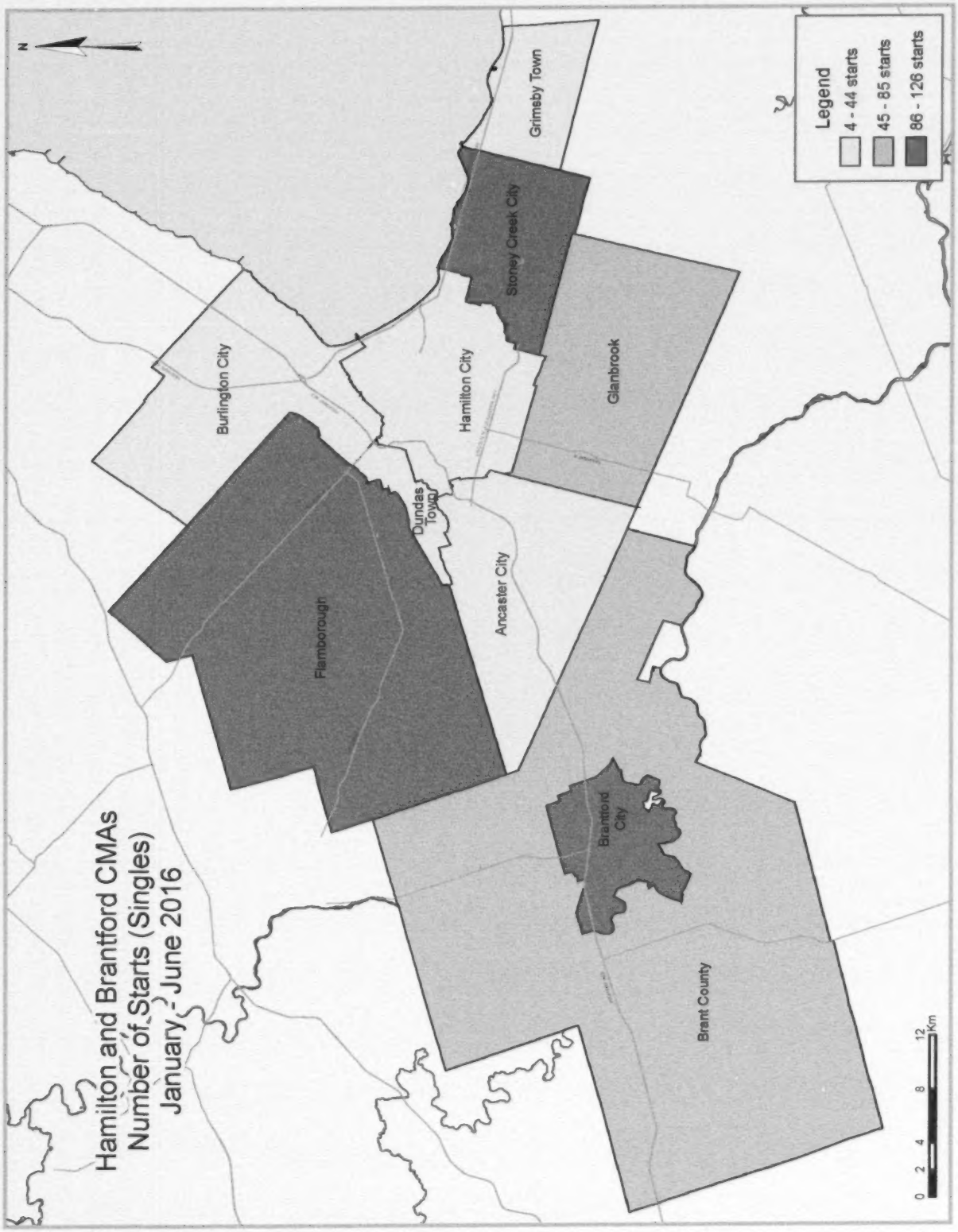
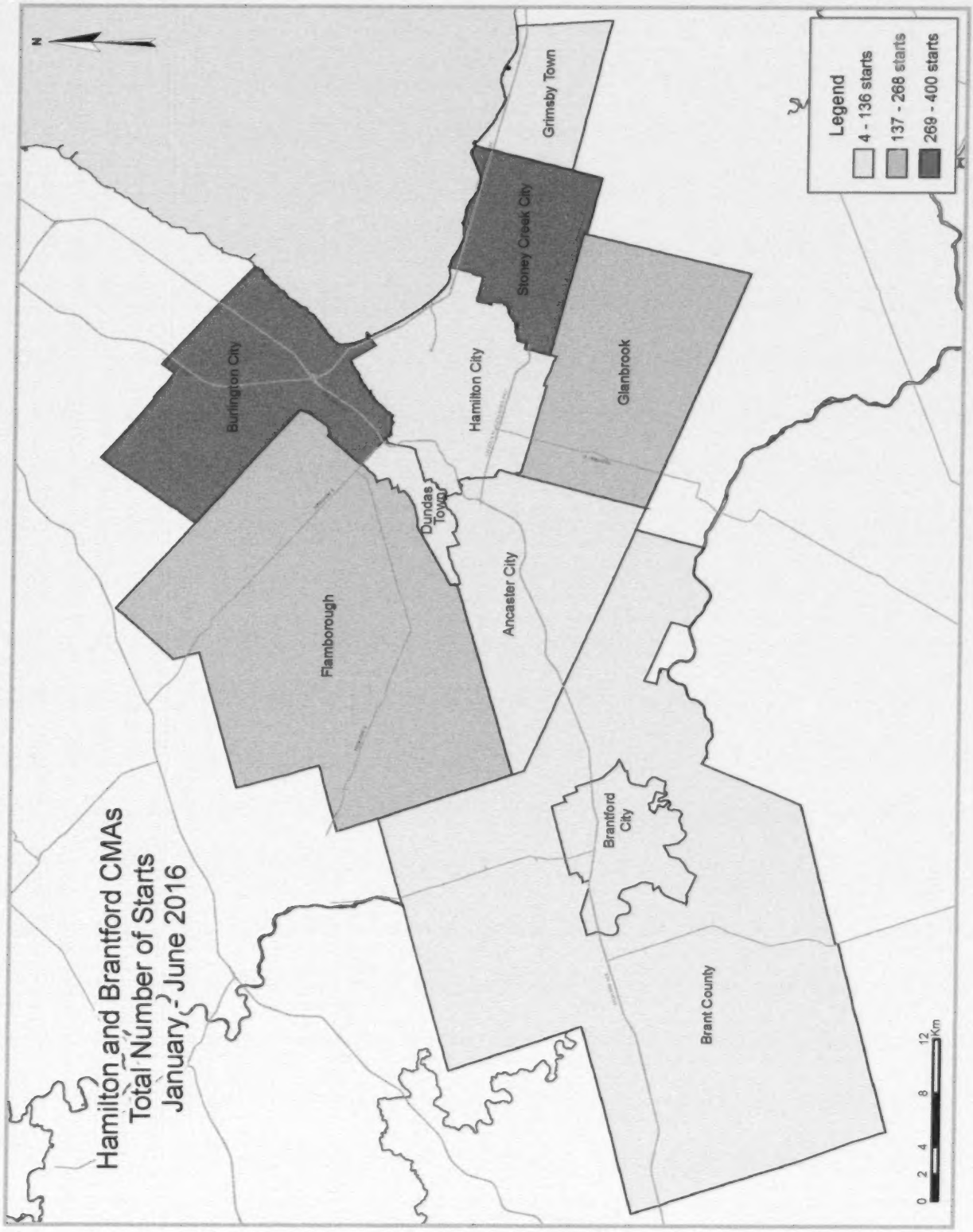

Hamilton and Brantford CMAs
Number of Starts (Multiples)
June 2016
N
Legend
No starts
4 - 52 starts
53 - 100 starts
101 - 148 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
June 2016
N
Legend
1 - 14 starts
15 - 28 starts
29 - 42 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
June 2016
N
Legend
1 - 51 starts
52 - 101 starts
102 - 151 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - June 2016
N
Legend
No starts
2 - 103 starts
104 - 204 starts
205 - 305 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - June 2016
N
Legend
4 - 44 starts
45 - 85 starts
86 - 126 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - June 2016
N
Legend
4 - 136 starts
137 - 268 starts
269 - 400 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) June 2016		
Hamilton CMA[1]	May 2016	June 2016
Trend[2]	2,536	2,765
SAAR	2,343	3,560
	June 2015	June 2016
Actual		
June - Single-Detached	136	84
June - Multiples	118	235
June - Total	254	319
January to June - Single-Detached	549	382
January to June - Multiples	218	985
January to June - Total	767	1,367

Table 1b: Housing Starts (SAAR and Trend) June 2016		
Brantford CMA[1]	May 2016	June 2016
Trend[2]	677	380
SAAR	595	183
	June 2015	June 2016
Actual		
June - Single-Detached	15	14
June - Multiples	24	5
June - Total	39	19
January to June - Single-Detached	128	141
January to June - Multiples	88	16
January to June - Total	216	157

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2016	84	0	87	0	0	148	0	0	319
June 2015	136	0	99	0	17	2	0	0	254
% Change	-38.2	n/a	-12.1	n/a	-100.0	**	n/a	n/a	25.6
Year-to-date 2016	382	104	451	0	0	302	0	128	1,367
Year-to-date 2015	547	2	168	2	44	2	2	0	767
% Change	-30.2	**	168.5	-100.0	-100.0	**	-100.0	n/a	78.2
UNDER CONSTRUCTION									
June 2016	535	116	584	4	19	876	120	330	2,584
June 2015	731	20	303	2	122	287	146	281	1,892
% Change	-26.8	**	92.7	100.0	-84.4	**	-17.8	17.4	36.6
COMPLETIONS									
June 2016	76	4	59	0	0	0	0	0	139
June 2015	65	4	117	4	24	75	0	10	299
% Change	16.9	0.0	-49.6	-100.0	-100.0	-100.0	n/a	-100.0	-53.5
Year-to-date 2016	443	6	248	0	10	22	14	91	834
Year-to-date 2015	484	84	475	4	140	213	38	158	1,596
% Change	-8.5	-92.9	-47.8	-100.0	-92.9	-89.7	-63.2	-42.4	-47.7
COMPLETED & NOT ABSORBED									
June 2016	94	3	184	0	17	3	n/a	n/a	301
June 2015	59	8	103	1	20	15	n/a	n/a	206
% Change	59.3	-62.5	78.6	-100.0	-15.0	-80.0	n/a	n/a	46.1
ABSORBED									
June 2016	96	2	35	0	1	0	n/a	n/a	134
June 2015	64	2	90	3	22	77	n/a	n/a	258
% Change	50.0	0.0	-61.1	-100.0	-95.5	-100.0	n/a	n/a	-48.1
Year-to-date 2016	458	4	201	1	29	22	n/a	n/a	715
Year-to-date 2015	488	77	383	5	125	201	n/a	n/a	1,279
% Change	-6.1	-94.8	-47.5	-80.0	-76.8	-89.1	n/a	n/a	-44.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2016	14	0	5	0	0	0	0	0	19
June 2015	15	2	22	0	0	0	0	0	39
% Change	-6.7	-100.0	-77.3	n/a	n/a	n/a	n/a	n/a	-51.3
Year-to-date 2016	141	4	12	0	0	0	0	0	157
Year-to-date 2015	127	2	74	1	12	0	0	0	216
% Change	11.0	100.0	-83.8	-100.0	-100.0	n/a	n/a	n/a	-27.3
UNDER CONSTRUCTION									
June 2016	153	12	81	0	26	152	8	0	432
June 2015	126	4	74	0	33	0	0	60	297
% Change	21.4	200.0	9.5	n/a	-21.2	n/a	n/a	-100.0	45.5
COMPLETIONS									
June 2016	7	0	19	0	0	0	0	0	26
June 2015	29	0	0	0	0	0	0	0	29
% Change	-75.9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-10.3
Year-to-date 2016	104	4	71	0	5	0	0	0	184
Year-to-date 2015	145	2	11	6	22	0	3	0	189
% Change	-28.3	100.0	**	-100.0	-77.3	n/a	-100.0	n/a	-2.6
COMPLETED & NOT ABSORBED									
June 2016	22	7	10	0	5	0	n/a	n/a	44
June 2015	22	2	1	0	9	0	n/a	n/a	34
% Change	0.0	**	**	n/a	-44.4	n/a	n/a	n/a	29.4
ABSORBED									
June 2016	7	0	21	0	0	0	n/a	n/a	28
June 2015	28	0	0	3	0	0	n/a	n/a	31
% Change	-75.0	n/a	n/a	-100.0	n/a	n/a	n/a	n/a	-9.7
Year-to-date 2016	117	3	70	0	10	0	n/a	n/a	200
Year-to-date 2015	150	0	10	7	23	0	n/a	n/a	190
% Change	-22.0	n/a	**	-100.0	-56.5	n/a	n/a	n/a	5.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
June 2016	80	0	87	0	0	0	0	0	167
June 2015	131	0	81	0	0	0	0	0	212
Former Hamilton City									
June 2016	4	0	13	0	0	0	0	0	17
June 2015	21	0	0	0	0	0	0	0	21
Stoney Creek City									
June 2016	10	0	4	0	0	0	0	0	14
June 2015	28	0	53	0	0	0	0	0	81
Ancaster City									
June 2016	4	0	0	0	0	0	0	0	4
June 2015	4	0	11	0	0	0	0	0	15
Dundas Town									
June 2016	3	0	0	0	0	0	0	0	3
June 2015	0	0	0	0	0	0	0	0	0
Flamborough									
June 2016	42	0	64	0	0	0	0	0	106
June 2015	2	0	17	0	0	0	0	0	19
Glanbrook									
June 2016	17	0	6	0	0	0	0	0	23
June 2015	76	0	0	0	0	0	0	0	76
City of Burlington									
June 2016	3	0	0	0	0	148	0	0	151
June 2015	3	0	18	0	17	2	0	0	40
Grimsby									
June 2016	1	0	0	0	0	0	0	0	1
June 2015	2	0	0	0	0	0	0	0	2
Hamilton CMA									
June 2016	84	0	87	0	0	148	0	0	319
June 2015	136	0	99	0	17	2	0	0	254
Brant County									
June 2016	12	0	0	0	0	0	0	0	12
June 2015	11	2	22	0	0	0	0	0	35
Brantford City									
June 2016	2	0	5	0	0	0	0	0	7
June 2015	4	0	0	0	0	0	0	0	4
Brantford CMA									
June 2016	14	0	5	0	0	0	0	0	19
June 2015	15	2	22	0	0	0	0	0	39

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
June 2016	454	110	489	0	6	191	120	175	1,545
June 2015	598	16	265	0	73	161	146	122	1,381
Former Hamilton City									
June 2016	57	12	67	0	0	191	120	47	494
June 2015	115	12	0	0	0	161	132	122	542
Stoney Creek City									
June 2016	106	96	56	0	6	0	0	128	392
June 2015	194	4	165	0	47	0	14	0	424
Ancaster City									
June 2016	35	0	55	0	0	0	0	0	90
June 2015	46	0	11	0	0	0	0	0	57
Dundas Town									
June 2016	5	2	0	0	0	0	0	0	7
June 2015	1	0	0	0	0	0	0	0	1
Flamborough									
June 2016	125	0	96	0	0	0	0	0	221
June 2015	23	0	49	0	0	0	0	0	72
Glanbrook									
June 2016	126	0	215	0	0	0	0	0	341
June 2015	219	0	40	0	26	0	0	0	285
City of Burlington									
June 2016	62	4	12	4	13	685	0	155	935
June 2015	110	4	38	0	49	126	0	155	482
Grimsby									
June 2016	19	2	83	0	0	0	0	0	104
June 2015	23	0	0	2	0	0	0	4	29
Hamilton CMA									
June 2016	535	116	584	4	19	876	120	330	2,584
June 2015	731	20	303	2	122	287	146	281	1,892
Brant County									
June 2016	59	10	34	0	0	0	8	0	111
June 2015	38	4	38	0	0	0	0	0	80
Brantford City									
June 2016	94	2	47	0	26	152	0	0	321
June 2015	88	0	36	0	33	0	0	60	217
Brantford CMA									
June 2016	153	12	81	0	26	152	8	0	432
June 2015	126	4	74	0	33	0	0	60	297

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket June 2016									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
June 2016	62	4	59	0	0	0	0	0	125
June 2015	56	4	109	0	24	75	0	10	278
Former Hamilton City									
June 2016	5	0	0	0	0	0	0	0	5
June 2015	4	2	6	0	0	20	0	0	32
Stoney Creek City									
June 2016	9	4	27	0	0	0	0	0	40
June 2015	9	2	16	0	0	55	0	10	92
Ancaster City									
June 2016	6	0	0	0	0	0	0	0	6
June 2015	8	0	17	0	0	0	0	0	25
Dundas Town									
June 2016	2	0	0	0	0	0	0	0	2
June 2015	0	0	0	0	0	0	0	0	0
Flamborough									
June 2016	4	0	0	0	0	0	0	0	4
June 2015	22	0	23	0	0	0	0	0	45
Glanbrook									
June 2016	36	0	32	0	0	0	0	0	68
June 2015	13	0	47	0	24	0	0	0	84
City of Burlington									
June 2016	7	0	0	0	0	0	0	0	7
June 2015	1	0	0	0	0	0	0	0	1
Grimsby									
June 2016	7	0	0	0	0	0	0	0	7
June 2015	8	0	8	4	0	0	0	0	20
Hamilton CMA									
June 2016	76	4	59	0	0	0	0	0	139
June 2015	65	4	117	4	24	75	0	10	299
Brant County									
June 2016	3	0	0	0	0	0	0	0	3
June 2015	3	0	0	0	0	0	0	0	3
Brantford City									
June 2016	4	0	19	0	0	0	0	0	23
June 2015	26	0	0	0	0	0	0	0	26
Brantford CMA									
June 2016	7	0	19	0	0	0	0	0	26
June 2015	29	0	0	0	0	0	0	0	29

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
June 2016	84	2	162	0	17	3	n/a	n/a	268
June 2015	42	8	72	0	20	15	n/a	n/a	157
Former Hamilton City									
June 2016	14	0	11	0	0	0	n/a	n/a	25
June 2015	2	6	2	0	0	12	n/a	n/a	22
Stoney Creek City									
June 2016	21	2	56	0	15	0	n/a	n/a	94
June 2015	8	2	26	0	4	0	n/a	n/a	40
Ancaster City									
June 2016	6	0	17	0	0	0	n/a	n/a	23
June 2015	10	0	3	0	0	0	n/a	n/a	13
Dundas Town									
June 2016	0	0	0	0	0	0	n/a	n/a	0
June 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
June 2016	0	0	14	0	0	3	n/a	n/a	17
June 2015	1	0	0	0	0	3	n/a	n/a	4
Glanbrook									
June 2016	43	0	64	0	2	0	n/a	n/a	109
June 2015	21	0	41	0	16	0	n/a	n/a	78
City of Burlington									
June 2016	7	1	0	0	0	0	n/a	n/a	8
June 2015	10	0	3	0	0	0	n/a	n/a	13
Grimsby									
June 2016	3	0	22	0	0	0	n/a	n/a	25
June 2015	7	0	28	1	0	0	n/a	n/a	36
Hamilton CMA									
June 2016	94	3	184	0	17	3	n/a	n/a	301
June 2015	59	8	103	1	20	15	n/a	n/a	206
Brant County									
June 2016	9	5	0	0	1	0	n/a	n/a	15
June 2015	7	0	0	0	3	0	n/a	n/a	10
Brantford City									
June 2016	13	2	10	0	4	0	n/a	n/a	29
June 2015	15	2	1	0	6	0	n/a	n/a	24
Brantford CMA									
June 2016	22	7	10	0	5	0	n/a	n/a	44
June 2015	22	2	1	0	9	0	n/a	n/a	34

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
June 2016	76	2	35	0	1	0	n/a	n/a	114
June 2015	60	2	84	0	22	77	n/a	n/a	245
Former Hamilton City									
June 2016	6	0	2	0	0	0	n/a	n/a	8
June 2015	6	2	4	0	4	20	n/a	n/a	36
Stoney Creek City									
June 2016	10	2	16	0	0	0	n/a	n/a	28
June 2015	13	0	13	0	0	55	n/a	n/a	81
Ancaster City									
June 2016	6	0	0	0	0	0	n/a	n/a	6
June 2015	7	0	26	0	0	2	n/a	n/a	35
Dundas Town									
June 2016	2	0	0	0	0	0	n/a	n/a	2
June 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
June 2016	4	0	1	0	0	0	n/a	n/a	5
June 2015	22	0	23	0	0	0	n/a	n/a	45
Glanbrook									
June 2016	48	0	16	0	1	0	n/a	n/a	65
June 2015	12	0	18	0	18	0	n/a	n/a	48
City of Burlington									
June 2016	7	0	0	0	0	0	n/a	n/a	7
June 2015	0	0	0	0	0	0	n/a	n/a	0
Grimsby									
June 2016	13	0	0	0	0	0	n/a	n/a	13
June 2015	4	0	6	3	0	0	n/a	n/a	13
Hamilton CMA									
June 2016	96	2	35	0	1	0	n/a	n/a	134
June 2015	64	2	90	3	22	77	n/a	n/a	258
Brant County									
June 2016	4	0	0	0	0	0	n/a	n/a	4
June 2015	1	0	0	3	0	0	n/a	n/a	4
Brantford City									
June 2016	3	0	21	0	0	0	n/a	n/a	24
June 2015	27	0	0	0	0	0	n/a	n/a	27
Brantford CMA									
June 2016	7	0	21	0	0	0	n/a	n/a	28
June 2015	28	0	0	3	0	0	n/a	n/a	31

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type June 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	% Change
Hamilton CMA	84	136	0	0	87	116	148	2	319	254	25.6
City of Hamilton	80	131	0	0	87	81	0	0	167	212	-21.2
Former Hamilton City	4	21	0	0	13	0	0	0	17	21	-19.0
Stoney Creek City	10	28	0	0	4	53	0	0	14	81	-82.7
Ancaster City	4	4	0	0	0	11	0	0	4	15	-73.3
Dundas Town	3	0	0	0	0	0	0	0	3	0	n/a
Flamborough	42	2	0	0	64	17	0	0	106	19	**
Glanbrook	17	76	0	0	6	0	0	0	23	76	-69.7
City of Burlington	3	3	0	0	0	35	148	2	151	40	**
Grimsby	1	2	0	0	0	0	0	0	1	2	-50.0
Brantford CMA	14	15	0	2	5	22	0	0	19	39	-51.3
Brant County	12	11	0	2	0	22	0	0	12	35	-65.7
Brantford City	2	4	0	0	5	0	0	0	7	4	75.0

Table 2.1: Starts by Submarket and by Dwelling Type January - June 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	382	549	104	4	451	212	430	2	1,367	767	78.2
City of Hamilton	361	508	104	4	451	169	128	0	1,044	681	53.3
Former Hamilton City	37	95	4	2	53	0	0	0	94	97	-3.1
Stoney Creek City	95	162	100	2	77	127	128	0	400	291	37.5
Ancaster City	24	29	0	0	33	11	0	0	57	40	42.5
Dundas Town	4	1	0	0	0	0	0	0	4	1	**
Flamborough	126	17	0	0	96	24	0	0	222	41	**
Glanbrook	75	204	0	0	192	7	0	0	267	211	26.5
City of Burlington	17	30	0	0	0	43	302	2	319	75	**
Grimsby	4	11	0	0	0	0	0	0	4	11	-63.6
Brantford CMA	141	128	4	2	12	86	0	0	157	216	-27.3
Brant County	53	33	2	2	0	38	0	0	55	73	-24.7
Brantford City	88	95	2	0	12	48	0	0	102	143	-28.7

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015
Hamilton CMA	87	116	0	0	148	2	0	0
City of Hamilton	87	81	0	0	0	0	0	0
Former Hamilton City	13	0	0	0	0	0	0	0
Stoney Creek City	4	53	0	0	0	0	0	0
Ancaster City	0	11	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	64	17	0	0	0	0	0	0
Glanbrook	6	0	0	0	0	0	0	0
City of Burlington	0	35	0	0	148	2	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	5	22	0	0	0	0	0	0
Brant County	0	22	0	0	0	0	0	0
Brantford City	5	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	451	212	0	0	302	2	128	0
City of Hamilton	451	169	0	0	0	0	128	0
Former Hamilton City	53	0	0	0	0	0	0	0
Stoney Creek City	77	127	0	0	0	0	128	0
Ancaster City	33	11	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	96	24	0	0	0	0	0	0
Glanbrook	192	7	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	2	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	12	86	0	0	0	0	0	0
Brant County	0	38	0	0	0	0	0	0
Brantford City	12	48	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market June 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015
Hamilton CMA	171	235	148	19	0	0	319	254
City of Hamilton	167	212	0	0	0	0	167	212
Former Hamilton City	17	21	0	0	0	0	17	21
Stoney Creek City	14	81	0	0	0	0	14	81
Ancaster City	4	15	0	0	0	0	4	15
Dundas Town	3	0	0	0	0	0	3	0
Flamborough	106	19	0	0	0	0	106	19
Glanbrook	23	76	0	0	0	0	23	76
City of Burlington	3	21	148	19	0	0	151	40
Grimsby	1	2	0	0	0	0	1	2
Brantford CMA	19	39	0	0	0	0	19	39
Brant County	12	35	0	0	0	0	12	35
Brantford City	7	4	0	0	0	0	7	4

Table 2.5: Starts by Submarket and by Intended Market January - June 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	937	717	302	48	128	2	1,367	767
City of Hamilton	916	660	0	19	128	2	1,044	681
Former Hamilton City	94	95	0	0	0	2	94	97
Stoney Creek City	272	272	0	19	128	0	400	291
Ancaster City	57	40	0	0	0	0	57	40
Dundas Town	4	1	0	0	0	0	4	1
Flamborough	222	41	0	0	0	0	222	41
Glanbrook	267	211	0	0	0	0	267	211
City of Burlington	17	48	302	27	0	0	319	75
Grimsby	4	9	0	2	0	0	4	11
Brantford CMA	157	203	0	13	0	0	157	216
Brant County	55	72	0	1	0	0	55	73
Brantford City	102	131	0	12	0	0	102	143

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type June 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	% Change
Hamilton CMA	76	69	4	4	59	141	0	85	139	299	-53.5
City of Hamilton	62	56	4	4	59	133	0	85	125	278	-55.0
Former Hamilton City	5	4	0	2	0	6	0	20	5	32	-84.4
Stoney Creek City	9	9	4	2	27	16	0	65	40	92	-56.5
Ancaster City	6	8	0	0	0	17	0	0	6	25	-76.0
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	4	22	0	0	0	23	0	0	4	45	-91.1
Glanbrook	36	13	0	0	32	71	0	0	68	84	-19.0
City of Burlington	7	1	0	0	0	0	0	0	7	1	***
Grimsby	7	12	0	0	0	8	0	0	7	20	-65.0
Brantford CMA	7	29	0	0	19	0	0	0	26	29	-10.3
Brant County	3	3	0	0	0	0	0	0	3	3	0.0
Brantford City	4	26	0	0	19	0	0	0	23	26	-11.5

Table 3.1: Completions by Submarket and by Dwelling Type January - June 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	443	488	6	86	272	651	113	371	834	1,596	-47.7
City of Hamilton	400	398	6	86	262	433	91	223	759	1,140	-33.4
Former Hamilton City	60	76	0	44	21	66	91	119	172	305	-43.6
Stoney Creek City	54	130	4	38	108	146	0	65	166	379	-56.2
Ancaster City	35	54	0	0	18	42	0	39	53	135	-60.7
Dundas Town	4	3	0	0	0	0	0	0	4	3	33.3
Flamborough	14	76	0	4	21	63	0	0	35	143	-75.5
Glanbrook	233	59	2	0	94	116	0	0	329	175	88.0
City of Burlington	25	28	0	0	10	62	22	115	57	205	-72.2
Grimsby	18	62	0	0	0	156	0	33	18	251	-92.8
Brantford CMA	104	151	4	2	76	36	0	0	184	189	-2.6
Brant County	40	51	4	0	7	4	0	0	51	55	-7.3
Brantford City	64	100	0	2	69	32	0	0	133	134	-0.7

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015
Hamilton CMA	59	141	0	0	0	75	0	10
City of Hamilton	59	133	0	0	0	75	0	10
Former Hamilton City	0	6	0	0	0	20	0	0
Stoney Creek City	27	16	0	0	0	55	0	10
Ancaster City	0	17	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	23	0	0	0	0	0	0
Glanbrook	32	71	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	8	0	0	0	0	0	0
Brantford CMA	19	0	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	19	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	258	615	14	36	22	213	91	158
City of Hamilton	248	397	14	36	0	213	91	10
Former Hamilton City	21	30	0	36	0	119	91	0
Stoney Creek City	94	146	14	0	0	55	0	10
Ancaster City	18	42	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	21	63	0	0	0	0	0	0
Glanbrook	94	116	0	0	0	0	0	0
City of Burlington	10	62	0	0	22	0	0	115
Grimsby	0	156	0	0	0	0	0	33
Brantford CMA	76	33	0	3	0	0	0	0
Brant County	7	4	0	0	0	0	0	0
Brantford City	69	29	0	3	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market June 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015	June 2016	June 2015
Hamilton CMA	139	186	0	103	0	10	139	299
City of Hamilton	125	169	0	99	0	10	125	278
Former Hamilton City	5	12	0	20	0	0	5	32
Stoney Creek City	40	27	0	55	0	10	40	92
Ancaster City	6	25	0	0	0	0	6	25
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	4	45	0	0	0	0	4	45
Glanbrook	68	60	0	24	0	0	68	84
City of Burlington	7	1	0	0	0	0	7	1
Grimsby	7	16	0	4	0	0	7	20
Brantford CMA	26	29	0	0	0	0	26	29
Brant County	3	3	0	0	0	0	3	3
Brantford City	23	26	0	0	0	0	23	26

Table 3.5: Completions by Submarket and by Intended Market January - June 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	697	1,043	32	357	105	196	834	1,596
City of Hamilton	654	798	0	294	105	48	759	1,140
Former Hamilton City	81	134	0	133	91	38	172	305
Stoney Creek City	152	288	0	81	14	10	166	379
Ancaster City	53	96	0	39	0	0	53	135
Dundas Town	4	3	0	0	0	0	4	3
Flamborough	35	140	0	3	0	0	35	143
Glanbrook	329	137	0	38	0	0	329	175
City of Burlington	25	50	32	40	0	115	57	205
Grimsby	18	195	0	23	0	33	18	251
Brantford CMA	179	158	5	28	0	3	184	189
Brant County	51	45	0	10	0	0	51	55
Brantford City	128	113	5	18	0	3	133	134

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
June 2016	3	3.9	14	18.4	14	18.4	23	30.3	22	28.9	76	472,500	493,163
June 2015	2	3.3	7	11.7	8	13.3	24	40.0	19	31.7	60	-	505,343
Year-to-date 2016	70	17.0	67	16.3	78	19.0	89	21.7	107	26.0	411	472,500	468,377
Year-to-date 2015	38	9.6	71	17.9	30	7.6	99	24.9	159	40.1	397	490,000	505,593
Former Hamilton City													
June 2016	1	16.7	1	16.7	0	0.0	3	50.0	1	16.7	6	-	-
June 2015	0	0.0	1	16.7	2	33.3	0	0.0	3	50.0	6	-	-
Year-to-date 2016	10	15.9	5	7.9	10	15.9	23	36.5	15	23.8	63	-	449,229
Year-to-date 2015	4	5.3	9	11.8	9	11.8	37	48.7	17	22.4	76	-	-
Stoney Creek City													
June 2016	1	10.0	4	40.0	1	10.0	1	10.0	3	30.0	10	-	-
June 2015	0	0.0	0	0.0	2	15.4	3	23.1	8	61.5	13	-	-
Year-to-date 2016	3	5.1	7	11.9	9	15.3	8	13.6	32	54.2	59	-	520,429
Year-to-date 2015	9	7.0	17	13.3	10	7.8	17	13.3	75	58.6	128	-	506,291
Ancaster City													
June 2016	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	-	-
June 2015	1	14.3	0	0.0	0	0.0	2	28.6	4	57.1	7	-	-
Year-to-date 2016	2	5.0	2	5.0	7	17.5	5	12.5	24	60.0	40	-	535,299
Year-to-date 2015	4	7.0	0	0.0	2	3.5	12	21.1	39	68.4	57	555,000	655,583
Dundas Town													
June 2016	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
June 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	25.0	1	25.0	0	0.0	2	50.0	4	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Flamborough													
June 2016	0	0.0	0	0.0	1	25.0	0	0.0	3	75.0	4	-	-
June 2015	1	4.5	5	22.7	2	9.1	13	59.1	1	4.5	22	-	-
Year-to-date 2016	1	6.7	0	0.0	1	6.7	1	6.7	12	80.0	15	-	-
Year-to-date 2015	14	17.9	32	41.0	3	3.8	17	21.8	12	15.4	78	-	352,007
Glanbrook													
June 2016	1	2.1	9	18.8	12	25.0	18	37.5	8	16.7	48	450,000	464,323
June 2015	0	0.0	1	8.3	2	16.7	6	50.0	3	25.0	12	-	486,350
Year-to-date 2016	54	23.5	52	22.6	50	21.7	52	22.6	22	9.6	230	450,000	436,448
Year-to-date 2015	7	12.7	13	23.6	6	10.9	15	27.3	14	25.5	55	-	436,462
City of Burlington													
June 2016	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	-	1,621,714
June 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	26	100.0	26	-	1,561,700
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	24	100.0	24	-	1,508,499
Grimsby													
June 2016	0	0.0	0	0.0	0	0.0	4	30.8	9	69.2	13	-	582,646
June 2015	1	14.3	2	28.6	1	14.3	2	28.6	1	14.3	7	-	432,729
Year-to-date 2016	1	4.5	3	13.6	2	9.1	5	22.7	11	50.0	22	-	582,646
Year-to-date 2015	9	13.4	14	20.9	18	26.9	14	20.9	12	17.9	67	-	432,446

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
June 2016	3	3.1	14	14.6	14	14.6	27	28.1	38	39.6	96	490,000	587,571
June 2015	3	4.5	9	13.4	9	13.4	26	38.8	20	29.9	67	480,000	497,756
Year-to-date 2016	71	15.5	70	15.3	80	17.4	94	20.5	144	31.4	459	460,000	527,712
Year-to-date 2015	47	9.6	85	17.4	48	9.8	113	23.2	195	40.0	488	480,000	547,452

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
June 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
June 2016	1	25.0	0	0.0	1	25.0	0	0.0	2	50.0	4	-	-
June 2015	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	494,948
Year-to-date 2016	4	9.5	9	21.4	7	16.7	4	9.5	18	42.9	42	-	506,513
Year-to-date 2015	6	10.9	6	10.9	9	16.4	5	9.1	29	52.7	55	550,000	517,125
Brantford City													
June 2016	1	33.3	2	66.7	0	0.0	0	0.0	0	0.0	3	-	-
June 2015	9	33.3	9	33.3	3	11.1	4	14.8	2	7.4	27	-	377,055
Year-to-date 2016	20	27.0	31	41.9	10	13.5	7	9.5	6	8.1	74	-	381,025
Year-to-date 2015	31	31.0	24	24.0	21	21.0	16	16.0	8	8.0	100	400,000	390,949
Brantford CMA													
June 2016	2	28.6	2	28.6	1	14.3	0	0.0	2	28.6	7	-	434,207
June 2015	9	29.0	9	29.0	3	9.7	5	16.1	5	16.1	31	375,000	392,267
Year-to-date 2016	24	20.7	40	34.5	17	14.7	11	9.5	24	20.7	116	390,000	425,343
Year-to-date 2015	37	23.9	30	19.4	30	19.4	21	13.5	37	23.9	155	420,000	436,317

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units June 2016						
Submarket	June 2016	June 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	587,571	497,756	18.0	527,712	547,452	-3.6
City of Hamilton	493,163	505,343	-2.4	468,377	505,593	-7.4
Former Hamilton City	-	-	n/a	449,229	-	n/a
Stoney Creek City	-	-	n/a	520,429	506,291	2.8
Ancaster City	-	-	n/a	535,299	655,583	-18.3
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	-	352,007	n/a
Glanbrook	464,323	486,350	-4.5	436,448	436,462	0.0
City of Burlington	1,621,714	-	n/a	1,561,700	1,508,499	3.5
Grimsby	582,646	432,729	34.6	582,646	432,446	34.7
Brantford CMA	434,207	392,267	10.7	425,343	436,317	-2.5
Brant County	-	494,948	n/a	506,513	517,125	-2.1
Brantford City	-	377,055	n/a	381,025	390,949	-2.5

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

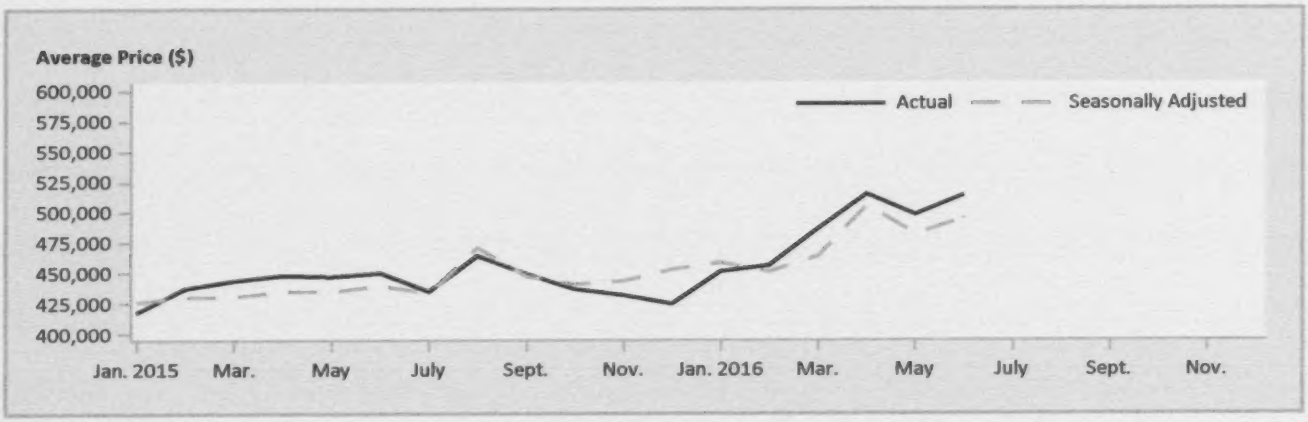


Figure 5.2a: MLS® Residential Sales for Hamilton

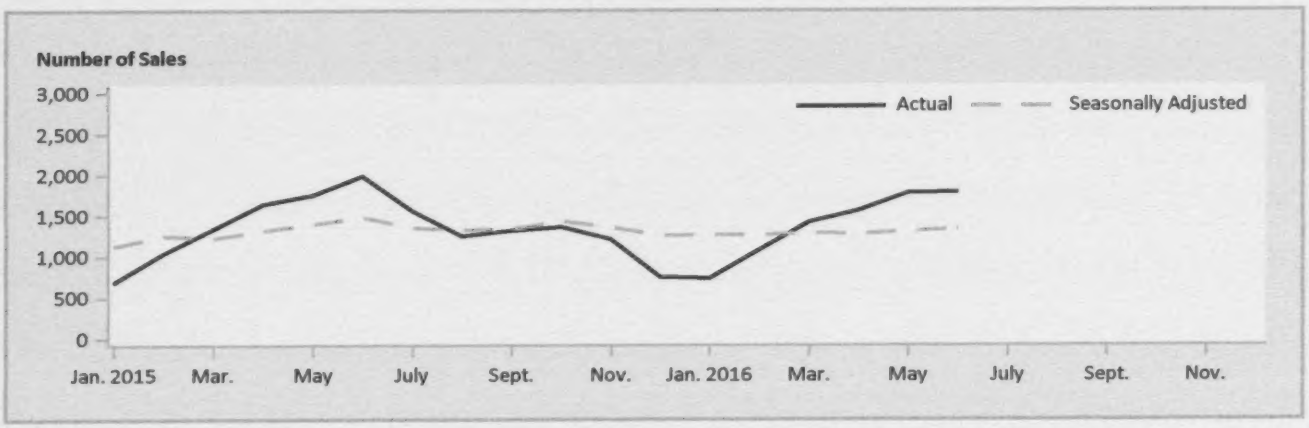
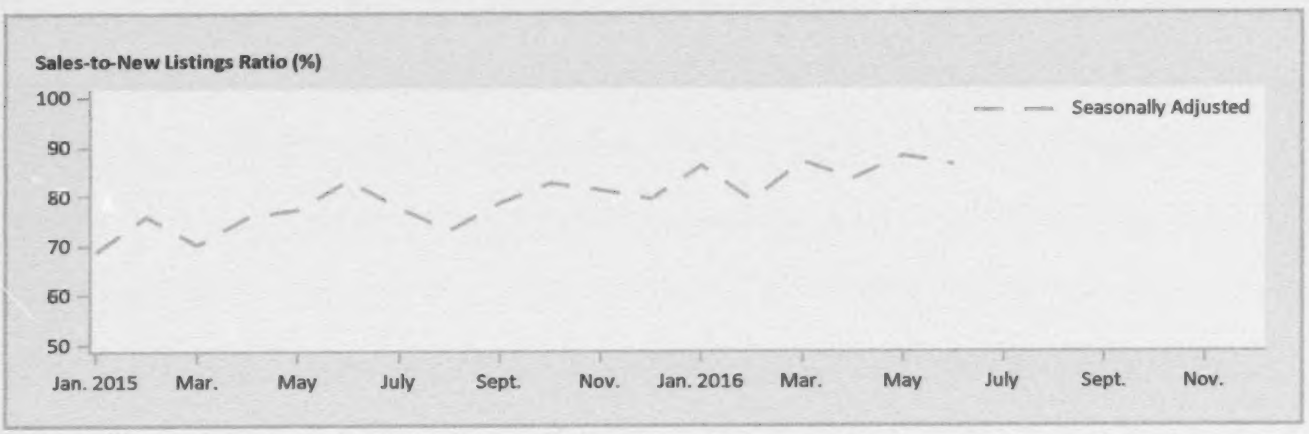


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

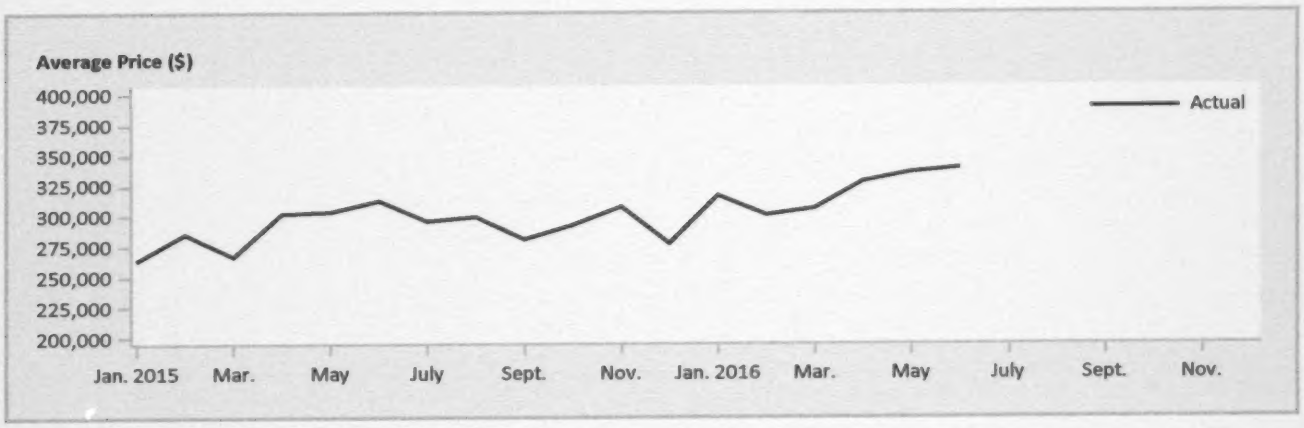


Figure 5.2b: MLS® Residential Sales for Brantford

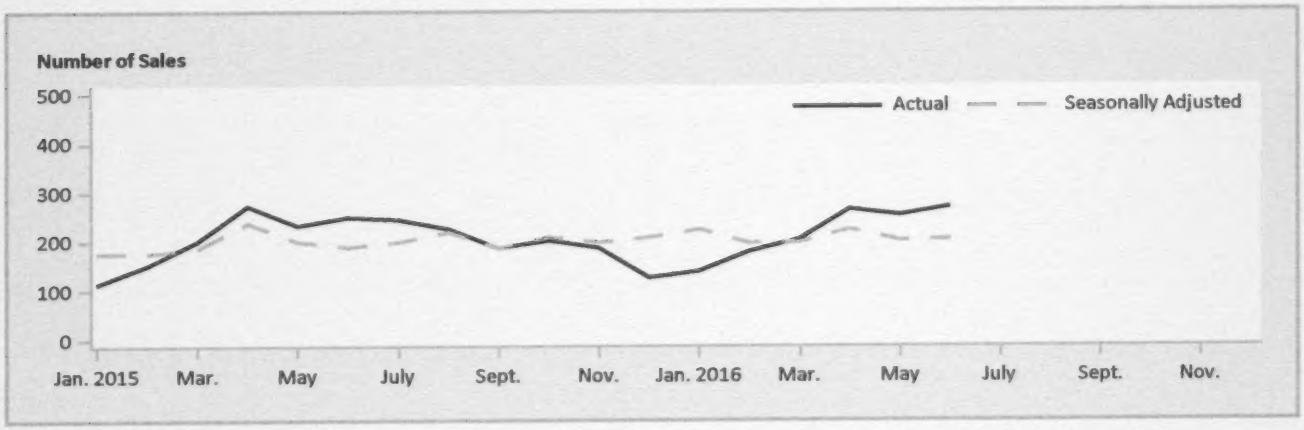
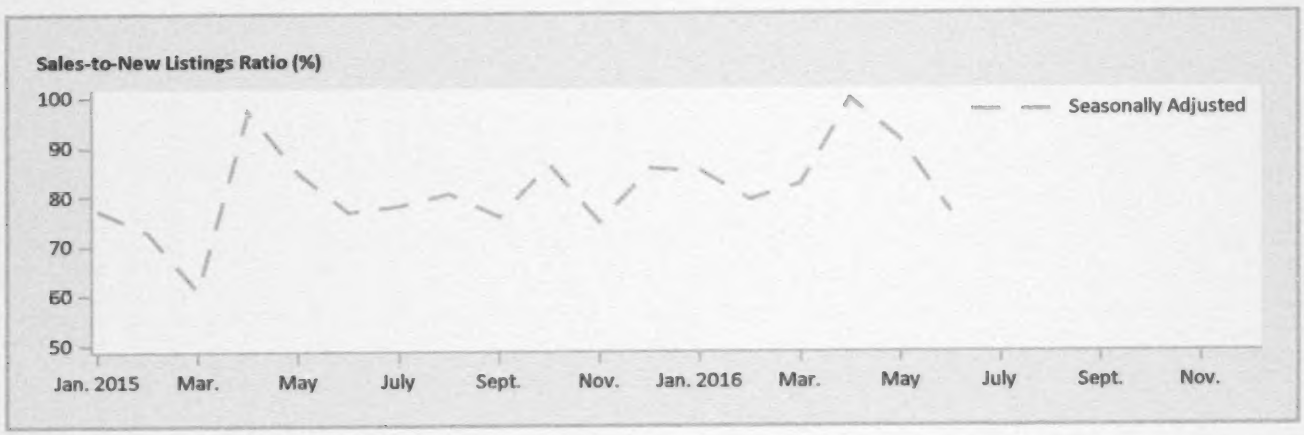


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price is not available at the time of publication.

Table 6a: Economic Indicators
June 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64		130.4	382.0	6.0	62.6	949
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
June 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64		130.4	69.5	6.5	65.8	874
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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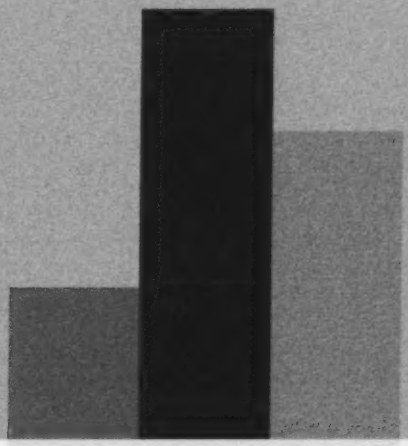

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